



Entered on Docket  
December 27, 2006

Hon. Linda B. Riegle  
United States Bankruptcy Judge

JANET L. CHUBB, ESQ.  
Nevada State Bar No. 176  
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Attorneys for Robert A. Cowman and  
Sandra L. Cowman

**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF NEVADA**

In re:

USA COMMERCIAL MORTGAGE COMPANY,  
Debtor.

Case No. BK-S-06-10725-LBR  
Case No. BK-S-06-10726-LBR  
Case No. BK-S-06-10727-LBR  
Case No. BK-S-06-10728-LBR  
Case No. BK-S-06-10729-LBR

USA CAPITAL REALTY ADVISORS, LLC,  
Debtor.

USA CAPITAL DIVERSIFIED TRUST DEED FUND,  
LLC,  
Debtor.

USA CAPITAL FIRST TRUST DEED FUND, LLC,  
Debtor.

USA SECURITIES, LLC,  
Debtor.

Affects:

- All Debtors
- USA Commercial Mortgage Company
- USA Capital Realty Advisors, LLC
- USA Capital Diversified Trust Deed Fund, LLC
- USA Capital First Trust Deed Fund, LLC
- USA Securities, LLC

**STIPULATION AND ORDER  
FOR SUBSTITUTION OF  
ATTORNEYS FOR DIRECT  
LENDERS ROBERT A.  
COWMAN and SANDRA L.  
COWMAN  
(Affects All Debtors)**

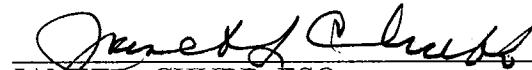
No Hearing Required.

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1       Janet L. Chubb, Esq., of Jones Vargas, attorney of record for Robert A. Cowman and  
2 Sandra L. Cowman, direct lenders in these cases, consents to the substitution of Robert A.  
3 Cowman and Sandra L. Cowman as their own counsel, in the above-entitled matter in her place  
4 and stead.

5       DATED this 20<sup>th</sup> day of December, 2006.

6  
7         
8       JANET L. CHUBB, ESQ.

9       Robert A. Cowman and Sandra L. Cowman do hereby agree to be substituted in the place  
10 and stead of Janet L. Chubb, Esq., as counsel for themselves, in the above-entitled matter. They  
11 may be contacted and/or served notices and other documents at:

12      Robert A. Cowman and  
13      Sandra L. Cowman  
14      1525 Winterwood Avenue  
15      Sparks, NV 89434  
16      Phone: (775) 626-6794  
17      Fax: (775) 626-6794  
18      Cell: (775) 848-8121  
19      Email: spddcbob@aol.com

20       DATED this 16<sup>th</sup> day of December, 2006.

21         
22      ROBERT A. COWMAN

23         
24      SANDRA L. COWMAN

25       **IT IS SO ORDERED.**

26       # # #